

<i>SERFF Tracking Number:</i>	<i>AMLC-126252759</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>43110</i>
<i>Company Tracking Number:</i>	<i>2009HSX</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>2009 Individual Hospital/Surgical Expense Form HS1</i>		
<i>Project Name/Number:</i>	<i>2009 HSX Rate Filing/2009HSX</i>		

## Filing at a Glance

Company: United American Insurance Company

Product Name: 2009 Individual Hospital/Surgical Expense Form HS1      SERFF Tr Num: AMLC-126252759      State: ArkansasLH

TOI: H151 Individual Health - Hospital/Surgical/Medical Expense

SERFF Status: Closed

State Tr Num: 43110

Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense

Co Tr Num: 2009HSX

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Jan Robinson

Disposition Date: 08/12/2009

Date Submitted: 08/03/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 10/01/2009

Implementation Date:

State Filing Description:

## General Information

Project Name: 2009 HSX Rate Filing

Project Number: 2009HSX

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: There are no policies in force in Nebraska, our state of domicile, and therefore no filing will be made in Nebraska.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 10%

Group Market Type:

Filing Status Changed: 08/12/2009

Explanation for Other Group Market Type:

State Status Changed: 08/12/2009

Deemer Date:

Corresponding Filing Tracking Number:  
2009HSX

SERFF Tracking Number: AMLC-126252759 State: Arkansas  
Filing Company: United American Insurance Company State Tracking Number: 43110  
Company Tracking Number: 2009HSX  
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
Hospital/Surgical/Medical Expense Expense  
Product Name: 2009 Individual Hospital/Surgical Expense Form HS1  
Project Name/Number: 2009 HSX Rate Filing/2009HSX

#### Filing Description:

2009 HSX Rate Filing

Individual Hospital/Surgical Expense Policy Form HS1

NAIC # 92916

Enclosed is our Rate Filing for the captioned policy form. An Actuarial Memorandum and other supporting documentation are provided for your consideration.

## Company and Contact

#### Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com  
3700 S. Stonebridge Drive (972) 569-3670 [Phone]  
McKinney, TX 75070 (972) 569-3679[FAX]

#### Filing Company Information

United American Insurance Company	CoCode: 92916	State of Domicile: Nebraska
P.O. Box 8080	Group Code: 290	Company Type: Life and Health
McKinney, TX 75070-8080	Group Name: Liberty National	State ID Number:
(972) 529-5085 ext. [Phone]	FEIN Number: 73-1128555	

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	08/03/2009	29594499

<i>SERFF Tracking Number:</i>	<i>AMLC-126252759</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>43110</i>
<i>Company Tracking Number:</i>	<i>2009HSX</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>2009 Individual Hospital/Surgical Expense Form HS1</i>		
<i>Project Name/Number:</i>	<i>2009 HSX Rate Filing/2009HSX</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	08/12/2009	08/12/2009

SERFF Tracking Number:	AMLC-126252759	State:	Arkansas
Filing Company:	United American Insurance Company	State Tracking Number:	43110
Company Tracking Number:	2009HSX		
TOI:	H151 Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H151.001 Health - Hospital/Surgical/Medical Expense
Product Name:	2009 Individual Hospital/Surgical Expense Form HS1		
Project Name/Number:	2009 HSX Rate Filing/2009HSX		

## Disposition

Disposition Date: 08/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 10% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	10.000%	10.000%	\$887	1	\$8,872	10.000%	10.000%

<i>SERFF Tracking Number:</i>	<i>AMLC-126252759</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>43110</i>
<i>Company Tracking Number:</i>	<i>2009HSX</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>2009 Individual Hospital/Surgical Expense Form HS1</i>		
<i>Project Name/Number:</i>	<i>2009 HSX Rate Filing/2009HSX</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	No
<b>Supporting Document</b>	2009 AR HSX SUPPORTING DOCUMENTATION	Approved-Closed	No
<b>Rate</b>	2009 AR HSX Rate Filing	Approved-Closed	No

SERFF Tracking Number:	AMLC-126252759	State:	Arkansas
Filing Company:	United American Insurance Company	State Tracking Number:	43110
Company Tracking Number:	2009HSX		
TOI:	H151 Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H151.001 Health - Hospital/Surgical/Medical Expense
Product Name:	2009 Individual Hospital/Surgical Expense Form HS1		
Project Name/Number:	2009 HSX Rate Filing/2009HSX		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Serff
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	10.000%
<b>Effective Date of Last Rate Revision:</b>	10/03/2008
<b>Filing Method of Last Filing:</b>	Serff - AMLC-125761317

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	10.000%	10.000%	\$887	1	\$8,872	10.000%	10.000%